

**Information to identify the case:**

Debtor 1

**Dennis Hall**

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-6451

EIN --

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN --

EIN --

United States Bankruptcy Court District of New Jersey

Case number: 17-12374-CMG

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Dennis Hall

6/2/22

**By the court:** Christine M. Gravelle  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
  - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
  - ◆ some debts which the debtors did not properly list;
  - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
  - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
  - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
  - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Dennis Hall  
Debtor

Case No. 17-12374-CMG  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin

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Date Rcvd: Jun 02, 2022

Form ID: 3180W

Total Noticed: 66

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 04, 2022:

Recip ID	Recipient Name and Address
db	+ Dennis Hall, 102 Mali Drive, North Plainfield, NJ 07062-2330
cr	+ JPMORGAN CHASE BANK, NATIONAL ASSOCIATION, Phelan Hallinan & Schmieg, PC, 400 Fellowship Road, Suite 100, Mt. Laurel, NJ 08054-3437
cr	+ WELLS FARGO BANK, N.A., Phelan Hallinan & Schmieg, PC, 1617 JFK Boulevard, Suite 1400, Philadelphia, PA 19103-1814
cr	+ WELLS FARGO BANK, NA, Phelan Hallinan & Schmieg, PC, 400 Fellowship Road, Suite 100, Mt. Laurel, NJ 08054-3437
516632791	+ Lyons, Doughty and Veldhuis, PC, 136 Gaither Dr., Suite 100, PO Box 1269, Mount Laurel, NJ 08054-7269
516880133	Overlook Hospital, Att: CCCB, POB 1750, Whitehouse Station, NJ 08889-1750
516632795	+ Overlook Hospital, 99 Beauvoir Avenue, Summit, NJ 07901-3595
516881179	+ POB 41067, Norfolk VA 23541-1067
516632796	+ Phelan Hallinan Diamond & Jones, 400 Fellowship Road, Suite 100, Mount Laurel, NJ 08054-3437
516632800	+ Reliant Cap, 750 Cross Pointe Rd, Gahanna, OH 43230-6691

TOTAL: 10

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Jun 02 2022 20:47:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Jun 02 2022 20:47:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
516632772	+ Email/Text: banko@acsnv.com	Jun 02 2022 20:48:00	Allied Coll, 3080 S Durango Dr, Las Vegas, NV 89117-9194
516690734	Email/PDF: bncnotices@becket-lee.com	Jun 02 2022 20:53:28	American Express Centurion Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
516632773	+ Email/PDF: bncnotices@becket-lee.com	Jun 02 2022 20:53:13	Amex, Po Box 297871, Fort Lauderdale, FL 33329-7871
516787227	+ EDI: BANKAMER2.COM	Jun 03 2022 00:43:00	Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
516632774	+ EDI: BANKAMER.COM	Jun 03 2022 00:43:00	Bk Of Amer, Po Box 982238, El Paso, TX 79998-2238
516830136	+ EDI: RECOVERYCORP.COM	Jun 03 2022 00:43:00	Bureaus Investment Group Portfolio No 15 LLC, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021
516632777	EDI: CAPITALONE.COM	Jun 03 2022 00:43:00	Capital One Bank Usa N, 15000 Capital One Dr, Richmond, VA 23238
516632775	Email/PDF: resurgentbknofications@resurgent.com	Jun 02 2022 20:53:14	Cach Llc, PO Box 10587, Greenville, SC 29603-0587
516820140	Email/PDF: bncnotices@becket-lee.com	Jun 02 2022 20:53:33	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701

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516632778	+ Email/Text: bankruptcy@cavps.com	Jun 02 2022 20:48:00	Cavalry Portfolio Serv, Po Box 27288, Tempe, AZ 85285-7288
516862857	+ Email/Text: bankruptcy@cavps.com	Jun 02 2022 20:48:00	Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
516632779	+ Email/Text: bankruptcy@certifiedcollection.com	Jun 02 2022 20:47:00	Certified Credit and Collection, PO Box 1750, Whitehouse Station, NJ 08889-1750
516632782	+ EDI: CITICORP.COM	Jun 03 2022 00:43:00	Citi, Pob 6241, Sioux Falls, SD 57117-6241
516632787	+ EDI: CITICORP.COM	Jun 03 2022 00:43:00	Dsnb Macys, 9111 Duke Blvd, Mason, OH 45040
516632784	+ Email/Text: electronicbkydocs@nelnet.net	Jun 02 2022 20:47:00	Dept Of Education/neln, 3015 Parker Rd, Aurora, CO 80014-2904
516642609	EDI: DISCOVER.COM	Jun 03 2022 00:43:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
516632786	+ EDI: DISCOVER.COM	Jun 03 2022 00:43:00	Discover Fin Svcs Llc, Po Box 15316, Wilmington, DE 19850-5316
516632785	EDI: IRS.COM	Jun 03 2022 00:43:00	Dept of Treasury, Internal Revenue Service, Cincinnati, OH 45999
516632780	EDI: JPMORGANCHASE	Jun 03 2022 00:43:00	Chase Auto, Po Box 901003, Ft Worth, TX 76101
516632781	EDI: JPMORGANCHASE	Jun 03 2022 00:43:00	Chase Card, Po Box 15298, Wilmington, DE 19850
516822437	EDI: JPMORGANCHASE	Jun 03 2022 00:43:00	JPMorgan Chase Bank, N.A., P.O. Box 29505 AZ1-1191, Phoenix, AZ 85038-9505
516821828	EDI: JPMORGANCHASE	Jun 03 2022 00:43:00	JPMorgan Chase Bank, N.A., National Bankruptcy Department, P.O. BOX 901032, Ft. Worth, TX 76101-2032
516632790	+ Email/Text: PBNCNotifications@peritussservices.com	Jun 02 2022 20:47:00	Kohls/capone, N56 W 17000 Ridgewood Dr, Menomonee Falls, WI 53051-7096
516874614	Email/PDF: resurgentbknotifications@resurgent.com	Jun 02 2022 20:53:33	LVNV Funding, LLC its successors and assigns as, assignee of Citibank, N.A., Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
516632791	^ MEBN	Jun 02 2022 20:46:48	Lyons, Doughty and Veldhuis, PC, 136 Gaither Dr., Suite 100, PO Box 1269, Mount Laurel, NJ 08054-7269
516719444	Email/PDF: MerrickBKNotifications@Resurgent.com	Jun 02 2022 20:53:27	MERRICK BANK, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
516782825	+ Email/Text: bankruptcydpt@mcmcg.com	Jun 02 2022 20:47:00	MIDLAND FUNDING LLC, PO BOX 2011, WARREN, MI 48090-2011
516632792	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Jun 02 2022 20:53:20	Merrick Bank, Po Box 9201, Old Bethpage, NY 11804-9001
516632793	+ Email/Text: bankruptcydpt@mcmcg.com	Jun 02 2022 20:47:00	Midland Funding, 2365 Northside Dr Ste 30, San Diego, CA 92108-2710
516632794	Email/Text: Bankruptcies@nragroup.com	Jun 02 2022 20:48:00	National Recovery Agency, PO BOX 67015, Harrisburg, PA 17106-7015
516881181	EDI: PRA.COM	Jun 03 2022 00:43:00	Portfolio Recovery Associates, LLC, C/O Citibank, N.a., POB 41067, Norfolk VA 23541
516881237	EDI: PRA.COM	Jun 03 2022 00:43:00	Portfolio Recovery Associates, LLC, C/O capital One Bank (usa), N.a., POB 41067, Norfolk VA 23541
516632798	EDI: PRA.COM	Jun 03 2022 00:43:00	Portfolio Recovery Associates, LLC, PO Box 12914, Norfolk, VA 23541
516881208	EDI: PRA.COM		

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		Jun 03 2022 00:43:00	Portfolio Recovery Associates, LLC, c/o Best Buy, POB 41067, Norfolk VA 23541
516881206	EDI: PRA.COM	Jun 03 2022 00:43:00	Portfolio Recovery Associates, LLC, c/o Exxonmobil, POB 41067, Norfolk VA 23541
516881339	EDI: PRA.COM	Jun 03 2022 00:43:00	Portfolio Recovery Associates, LLC, c/o Men's Warehouse, POB 41067, Norfolk VA 23541
516881311	EDI: PRA.COM	Jun 03 2022 00:43:00	Portfolio Recovery Associates, LLC, c/o Old Navy, POB 41067, Norfolk VA 23541
516881204	EDI: PRA.COM	Jun 03 2022 00:43:00	Portfolio Recovery Associates, LLC, c/o Shell, POB 41067, Norfolk VA 23541
516881331	EDI: PRA.COM	Jun 03 2022 00:43:00	Portfolio Recovery Associates, LLC, c/o The Home Depot, POB 41067, Norfolk VA 23541
516881705	EDI: PRA.COM	Jun 03 2022 00:43:00	Portfolio Recovery Associates, LLC, c/o Toys R Us Credit Card, POB 41067, Norfolk VA 23541
516632799	Email/Text: signed.order@pfwattorneys.com	Jun 02 2022 20:47:00	Pressler & Pressler, LLP, 7 Entin Road, Parsippany, NJ 07054-5020
516632797	+ EDI: PRA.COM	Jun 03 2022 00:43:00	Portfolio Recovery Ass, 120 Corporate Blvd Ste 1, Norfolk, VA 23502-4952
516632801	+ Email/Text: Supportservices@receivablesperformance.com	Jun 02 2022 20:48:00	RPM, 20816 44th Avenue West, Lynnwood, WA 98036-7799
516632802	+ Email/Text: signed.order@pfwattorneys.com	Jun 02 2022 20:47:00	Sears Credit Cards, c/o Pressler & Pressler, 7 Entin Road, Parsippany, NJ 07054-5020
516677718	+ EDI: RMSC.COM	Jun 03 2022 00:43:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
516809823	+ Email/Text: bncmail@w-legal.com	Jun 02 2022 20:47:00	TD Bank USA, N.A., C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
516632803	+ EDI: WTRRN BANK.COM	Jun 03 2022 00:43:00	Td Bank Usa/targetcred, Po Box 673, Minneapolis, MN 55440-0673
516632804	+ EDI: PRATHEBUR	Jun 03 2022 00:43:00	The Bureaus Inc, 1717 Central St, Evanston, IL 60201-1507
516632805	Email/Text: edbknotices@ecmc.org	Jun 02 2022 20:47:00	U S Dept Of Ed/Gsl/Atl, Po Box 4222, Iowa City, IA 52244
516637463	+ Email/Text: electronicbkydocs@nelnet.net	Jun 02 2022 20:47:00	U.S. Department of Education C/O Nelnet, 121 S 13TH ST, SUITE 201, LINCOLN, NE 68508-1911
516950101	Email/Text: EDBKNotices@ecmc.org	Jun 02 2022 20:47:00	US Department of Education, P O Box 16448, Saint Paul MN 55116-0448
516872310	+ EDI: AIS.COM	Jun 03 2022 00:43:00	Verizon, by American InfoSource LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
516632806	+ Email/Text: bkr@virtuososourcing.com	Jun 02 2022 20:48:00	Virtuoso Sourcing Grou, 4500 E Cherry Creek Sout, Denver, CO 80246-1518
516632807	EDI: WFFC.COM	Jun 03 2022 00:43:00	Wells Fargo Hm Mortgage, 8480 Stagecoach Cir, Frederick, MD 21701
516679799	+ EDI: WFFC.COM	Jun 03 2022 00:43:00	WELLS FARGO BANK, N.A., MAC N9286-01Y, P.O. Box 1629, Minneapolis, MN 55440-1629

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## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
516632776		Cap1/bstby
516881178		Portfolio Recovery Associates, LLC, C/O Citibank, N.a.
516694707	*	CACH, LLC, PO Box 10587, Greenville, SC 29603-0587
516632783	*+	Citi, Po Box 6241, Sioux Falls, SD 57117-6241
516632788	*+	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
516632789	*+	Internal Revenue Service, 3101 Constitution Dr, Springfield, IL 62704-6729

TOTAL: 2 Undeliverable, 4 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 04, 2022

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 2, 2022 at the address(es) listed below:

Name	Email Address
Albert Russo	on behalf of Trustee Albert Russo docs@russotrustee.com
Albert Russo	docs@russotrustee.com
Denise E. Carlon	on behalf of Creditor JPMORGAN CHASE BANK NATIONAL ASSOCIATION dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
James Patrick Shay	on behalf of Creditor WELLS FARGO BANK NA shay@bbs-law.com, jpshay@gmail.com
Kirsten B. Ennis	on behalf of Debtor Dennis Hall pacerecf@ennislegal.com r53278@notify.bestcase.com,kennis@jubileebk.net
Matthew K. Fissel	on behalf of Creditor WELLS FARGO BANK N.A. wbecf@brockandscott.com, matthew.fissel@brockandscott.com
Nicholas V. Rogers	on behalf of Creditor WELLS FARGO BANK NA nj.bkecf@fedphe.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 8